

**IN THE UNITED STATES BANKRUPTCY COURT
DISTRICT OF PUERTO RICO**

IN RE: **JUAN LUIS REYES RAMOS**
FRANCINE PACHECO LABOY
Debtor(s)

CASE NO: **16-02778-MCF**

Chapter 13

STANDING CHAPTER 13 TRUSTEE §341 MEETING MINUTES AND REPORT ON CONFIRMATION

Petition Filing Date: **04/09/2016**

First Meeting Date: **05/12/2016 at 1:00PM**

Days From Petition Date: **33**

341 Meeting Date: **05/12/2016 at 1:00PM**

910 Days Before Petition: **10/11/2013**

Confirmation Hearing Date: **06/17/2016 at 1:30PM**

Chapter 13 Plan Date: **05/07/2016** ☐ Amended

Plan Base: **\$32,660.00** Plan Docket # **13**

This is Debtor(s) 1 Bankruptcy petition.

This is the 1 scheduled meeting.

Payment(s) ☐ Received or ☐ Evidence shown at meeting:

Total Paid In: **\$360.00**

Check/MO# _____

Date: _____ Amount: \$ _____

*APPEARANCES: ☐ Telephone ☐ Video Conference

Debtor: ☒ Present ☐ Absent ☒ ID & Soc. OK

Joint Debtor: ☒ Present ☐ Absent ☒ ID & Soc. OK

☒ Examined ☐ Not Examined under Oath

☒ Examined ☐ Not Examined under Oath

Attorney for Debtor(s): ☐ Not Present ☒ Present

Name of Attorney Present (Other than Attorney of Record): **Figueroa Colon, Esq.**

☐ Pro-se

☒ Creditor(s) Present ☐ None

BPPR- VILCHES

*ATTORNEY FEES AS PER R 2016(b) STATEMENT:

Attorney of Record: **ROBERTO FIGUEROA CARRASQUILLO***

Total Agreed: **\$3,000.00** Paid Pre-Petition: **\$62.00** Outstanding (Through the Plan): **\$2,938.00**

*TRUSTEE'S REPORT ON CONFIRMATION & STATUS OF §341 MEETING

Debtor(s) Income is (are) ☐ Under ☒ Above Median Income

Liquidation Value: **\$ 11,819.00 (TBD)**

Commitment Period is ☐ 36 months ☒ 60 months §1325(b)(1)(B)

Projected Disp. Inc.: **\$ 0.00**

The Trustee: ☐ NOT OBJECTS ☒ OBJECTS Plan Confirmation Gen. Uns. Approx. Dist.: 100 %

§341 Meeting ☐ CONTINUED ☐ NOT HELD ☒ CLOSED ☐ HELD OPEN FOR ____ DAYS

§341 Meeting Rescheduled for:_____

Comments:

*CREDITOR(S) ORAL OBJECTIONS [LBR 3015-2 (c)(4)]

No objections

*TRUSTEE'S OBJECTIONS TO CONFIRMATION: NOTICE: LBR 3015-2(c)(6) The debtor must within seven (7) days after service of the objection file either: (A) an amended plan that addresses each objection; or (B) a reply setting forth the facts and legal arguments that give rise to the reply in sufficient detail to allow each objector, if possible, to reconsider and withdraw its objection.

[1325(a)(1)] Failure to comply with her/his/their duties.[11 U.S.C.704(a)(4) and 1302(b)(1)]

Debtor has failed to submit pay stubs pertaining to the months of November 30, December 15 and 30. Joint Debtor has failed to submit pay stubs pertaining to the months of October 2015 to January 2016. The Trustee cannot verify adequately Means Test data without evidence of income. Debtor's commitment period cannot be determined at this time. Trustee to verify income (Schedule I and MT) once this evidence is submitted.

[1325(a)(4)] Plan fails Creditors Best Interest Test.

Trustee to verify the exemption claimed over inheritance.

*OTHER COMMENTS / OBJECTIONS

NONE.

/s/ Jose R. Carrion, Esq. Meeting Date: May 12, 2016

Trustee

/s/ Mayra Arguelles, Esq., Presiding Officer